

## REMARKS

Claims 1 and 57-75 are pending in this patent application. Reconsideration of the rejections in view of the remarks below is requested.

Claims 1 and 57-75 stand rejected under 35 U.S.C. §103(a) as being obvious in view of United States Patent No. 5,815,657 to Williams et al. ("Williams") further in view of United States Patent No. 6,999,943 to Johnson et al. ("Johnson"). The rejection is respectfully traversed.

As discussed in the Amendment filed June 19, 2006, the Amendment filed November 7, 2006 and the Amendment filed May 23, 2007 with respect to Williams, which arguments are incorporated herein by reference, Applicant submits that, and as acknowledged in the Office Action, the cited portions of Williams fail to disclose or render obvious a method of managing reliance in an electronic transaction system as recited in claim 1, a computer program product, embodied in a computer-readable media, comprising instructions for causing a computer to effect a method of managing reliance in an electronic transaction system as recited in claim 63, and a computer program product, embodied in a computer-readable media, comprising instructions for causing a computer to effect a method of managing reliance in an electronic transaction system as recited in claim 68.

Further, the cited portions of Johnson fail to overcome the deficiencies of Williams at least because Johnson is not prior art to the present application. Johnson was published on February 14, 2006 and was filed in the United States on March 10, 2000. In contrast, this application is a continuation of U.S. Patent Application No. 09/206,381, filed December 7, 1998, which is a continuation of U.S. Patent Application No. 08/767,257, filed December 13, 1997 (now U.S. Patent No. 5,903,882). Therefore, Johnson is not available as prior art as both its publication date and its filing date are subsequent to any of the earlier priority dates of this application.

Claims 57-62 depend from claim 1 and are, therefore, patentable for at least the same reasons provided above related to claim 1, and for the additional features recited therein. Claims 64-67 depend from claim 63 and are, therefore, patentable for at least the same reasons provided above related to claim 63, and for the additional features recited therein. Claims 69-75 depend from claim 68 and are, therefore, patentable for at least the same reasons provided above related to claim 68, and for the additional features recited therein.

Because the cited portions of Williams fail to disclose or render obvious the claimed subject matter of claims 1 and 57-75 and Johnson is not proper prior art, Applicant respectfully requests that the rejection under 35 U.S.C. §103(a) of claims 1 and 57-75 based on Williams and Johnson be withdrawn and the claims be allowed.

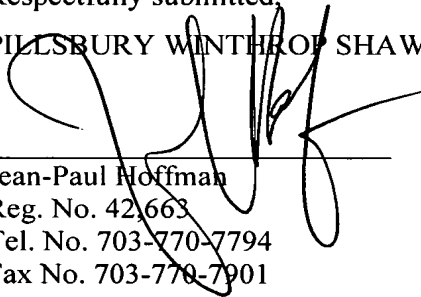
This is the sixth Office Action on the merits for this application, the first being issued more than 3 years ago. Applicant submits that this application has been thoroughly examined and expects immediate allowance of this application. Applicant fails to understand why these rejections could not have been raised earlier. Applicant objects to such piecemeal examination at least because it significantly impacts Applicant's patent term.

All rejections having been addressed, it is respectfully submitted that the present application is in condition for allowance. If questions relating to patentability remain, the examiner is invited to contact the undersigned to discuss them.

Should any fees be due, please charge them to our deposit account no. 03-3975, under our order no. 061047/0268225. The Commissioner for Patents is also authorized to credit any over payments to the above-referenced deposit account.

Respectfully submitted,

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